

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nicola Jane Clancy
Debtor

Case No. 16-03239-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Sep 30, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2021:

Recip ID	Recipient Name and Address
db	+ Nicola Jane Clancy, 55 Griffith Lane, Manchester, PA 17345-9641
4819571	+ F.H. Cann & Associates, 1600 Osgood St, Suite 20-2/120, North Andover, MA 01845-1048
5155881	Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263
5155882	Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263, Flagstar Bank, FSB, P.O. Box 660263 Dallas, TX 75266-0263
4819575	+ Santander Bank NA, PO Box 841002, Boston, MA 02284-1002
4830214	+ Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
4837357	+ York Hospital, 1001 S George St, York, PA 17403-3645
4819579	+ Zwicker & Associates, PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: CAPITALONE.COM	Date/Time	Recipient Name and Address
4819565		Sep 30 2021 22:58:00	Capital One Bank USA, 15000 Capital One Drive, Henrico, VA 23238
4819564	+ EDI: CAPITALONE.COM	Sep 30 2021 22:58:00	Capital One, P.O. Box 5253, Carol Stream, IL 60197-5253
4826941	EDI: CAPITALONE.COM	Sep 30 2021 22:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4863372	+ EDI: BASSASSOC.COM	Sep 30 2021 22:58:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
4819568	+ EDI: WFNNB.COM	Sep 30 2021 22:58:00	Comenity Bank/bon ton, 3100 Easton Square Pl, Columbus, OH 43219-6232
4819569	EDI: DISCOVER.COM	Sep 30 2021 22:58:00	Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
4821276	EDI: DISCOVER.COM	Sep 30 2021 22:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4819572	+ EDI: HFC.COM	Sep 30 2021 22:58:00	HSBC Boscovs, P.O. Box 4274, Reading, PA 19606-0674
4827518	+ EDI: IRS.COM	Sep 30 2021 22:58:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
4895886	EDI: JPMORGANCHASE	Sep 30 2021 22:58:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
4819566	EDI: JPMORGANCHASE	Sep 30 2021 22:58:00	Chase Card, P.O. Box 15298, Wilmington, DE

4819567	EDI: JPMORGANCHASE	19850	
4819573	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2021 22:58:00	Chase Mortgage, P.O. Box 24696, Columbus, OH 43224
4837469	Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2021 19:00:18	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
4824909	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 30 2021 19:00:21	LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4819574	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 30 2021 19:00:18	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4836781	EDI: Q3G.COM	Sep 30 2021 19:00:23	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
		Sep 30 2021 22:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4819570	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court;, Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
4819576	*+	Santander Bank NA, PO Box 841002, Boston, MA 02284-1002
4819578	*	Wellspan Medical Group, 1803 Mt. Rose Ave., Suite B-3, York, PA 17403-3051
4819580	*+	Zwicker & Associates, PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028
4819577	##	Wellspan Medical Group, 1803 Mt. Rose Ave., Suite B-3, York, PA 17403-3051

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWeclf@pamdl3trustee.com
Jerome B Blank	on behalf of Creditor Flagstar Bank FSB pamb@fedphe.com
Joshua I Goldman	on behalf of Creditor JPMorgan Chase Bank National Association josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com

District/off: 0314-1
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Page 3 of 3
Total Noticed: 25

Mario John Hanyon on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pamb@fedphe.com, mario.hanyon@brockandscott.com

Paul Donald Murphy-Ahles on behalf of Debtor 1 Nicola Jane Clancy pmurphy@dplglaw.com kgreeene@dplglaw.com

Rebecca Ann Solarz on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com

Thomas Song on behalf of Creditor Flagstar Bank FSB tomysong0@gmail.com

Thomas I Puleo on behalf of Creditor JPMorgan Chase Bank National Association tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 Nicola Jane Clancy
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:16-bk-03239-HWV

Social Security number or ITIN xxx-xx-5933

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicola Jane Clancy

By the
court:

9/30/21

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Courtney Wojtowicz, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.